

**BOARD BILL NO. 239 INTRODUCED BY ALDERWOMAN JENNIFER FLORIDA, ALDERMAN STEPHEN GREGALI, ALDERMAN JOSEPH VOLLMER, ALDERWOMAN DIONNE FLOWERS, ALDERMAN KEN ORTMANN, ALDERMAN ALFRED WESSELS, ALDERMAN KATHLEEN HANRAHAN**

An ordinance pertaining to check-cashing and short-term loan establishments; repealing Ordinance 64836 and 64837; amending Sections 1 and 2 of Ordinance 64836, codified in Section 26.08.101 of the Revised Code of the City of St. Louis, and enacting in lieu thereof a new section pertaining to the same subject matter defining check-cashing establishments; amending Sections 1 and 2 of Ordinance 64837, codified in Section 26.08.384 of the Revised Code of the City of St. Louis, and enacting in lieu thereof a new section pertaining to the same subject matter defining short-term loan establishments; containing severability clause.

**WHEREAS**, The location within the City of St. Louis of check-cashing and short-term loan establishments should be regulated so as to avoid adverse affects upon the overall business atmosphere of the City which are likely to result from an over concentration of such businesses within the commercial corridors of the City.

**WHEREAS**, Public officials at every level of government, have expressed concerns about the location and operation of such businesses in local communities.

**WHEREAS**, The Board of Aldermen finds that it is reasonable to regulate the placement and location of check-cashing and short-term loan establishments throughout the City by reducing the clustering of these businesses, which protects surrounding neighborhoods from distress and the appearance of commercial districts in decline.

**WHEREAS**, The Board of Aldermen has determined that enactment of zoning and land use restrictions for the purpose of regulating the location of check-cashing and

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short-term loan establishments will serve the best interests of the citizens of the City of St. Louis.

**BE IT ORDAINED BY THE CITY OF ST. LOUIS AS FOLLOWS:**

**SECTION ONE.** Ordinance 64836 and Ordinance 64837 are hereby repealed.

**SECTION TWO.** Sections 1 and 2 of Ordinance 64836, codified in Section 26.08.101 of the Revised Code of the City of St. Louis is hereby amended as follows:

26.08.101 Check-cashing establishment.

A business engaged in cashing checks for the general public as an element of its operation, which exceeds 50% of its gross revenues, and which is not licensed by the appropriate state or federal agency as a bank, savings and loan association, or credit union.

Check-cashing establishments are not permitted in zoning districts "A", "B", "C", "D", "E", "F", and "L" and may be permitted as conditional uses in zoning districts "G," "H," "I," "J," and "K". No permit shall be issued for any Check-cashing establishment that is located within 5,280 feet of any other Check-cashing establishment and/or Short-term loan establishment, or within five hundred (500) feet of any premises used as a dwelling including, but not limited to, a single-family dwelling, a two-family dwelling, a multi-family dwelling, a town home, or a semi-attached two-family, or within five hundred (500) feet of any structure used as elementary or secondary schools.

**SECTION THREE.** Sections 1 and 2 of Ordinance 64837, codified in Section 26.08.384 of the Revised Code of the City of St. Louis is hereby amended as follows:

26.08.384 Short-term loan establishment.

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1 A business engaged in providing short-term loans to members of the general public as an  
2 element of its operation and which is not licensed by the appropriate state or federal  
3 agency as a bank, savings and loan association, or credit union. Short-term loan  
4 establishments shall include businesses offering title loans, payday loans, signature loans,  
5 small loans, pawnshops, and other similar businesses.

6 Short-term loan establishments are not permitted in zoning districts "A", "B", "C", "D",  
7 "E", "F", and "L" and may be permitted as conditional uses in zoning districts "G," "H,"  
8 "I," "J," and "K".

9 No permit shall be issued for any Short-term loan establishment that is located within  
10 5,280 feet of any other Short-term loan establishment and/or Check-cashing  
11 establishment, or within five hundred (500) feet of any premises used as a dwelling  
12 including, but not limited to, a single-family dwelling, a two-family dwelling, a multi-  
13 family dwelling, a town home, or a semi-attached two-family, or within five hundred  
14 (500) feet of any structure used as elementary or secondary schools.

15 **SECTION FOUR.** The provisions of this ordinance shall be severable. In the event that  
16 any provision of this ordinance is found by a court of competent jurisdiction to be  
17 unconstitutional, the remaining provisions of this ordinance are valid unless the court  
18 finds the valid provisions of this ordinance are so essentially and inseparably connected  
19 with, and so dependent upon, the void provision that it cannot be presumed that the Board  
20 of Aldermen would have enacted the valid provisions without the void ones or unless the  
21 Court finds that the valid provisions, standing alone, are incomplete and incapable of  
22 being executed in accordance with the legislative intent.

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